REMARKS

Reconsideration and allowance of this application are respectfully requested in light of the following remarks.

The Claims

Claims 1-16 are pending. Claims 1-16 are rejected as obvious under 35 U.S.C. \$103.

Section 103 Rejection

The claims of this application are rejected as unpatentable over Anonymous (Anonymous. "Casting your net in a sea of vendors." The American City & County. Pittsfield: May 2000. Vol 115, Iss. 6; pg S12, 2 pgs.) in view of McGloughlin (McGloughlin, Tom. Government Finance Review. Chicago: Jun 1990 Vol 6, Iss. 3; pg. 28 3pgs).

Applicant contends that he had possession of his invention at least before May 1, 2000, Anonymous' date of publication.

In support of Applicant's contention, the Declaration of O. James Peterson IV is provided. In essence, Mr. Peterson demonstrates that he had possession of his invention before May 1, 2000. Therefore, Anonymous may not be used as a prior art reference, and the combination of Anonymous and McGloughlin cannot stand.

Accordingly, the Examiner's §103 rejection must be removed.

Conclusion

In view of the foregoing, Applicant respectfully requests an early Notice of Allowance in this application.

Respectfully submitted,

Robert H. Hammer III Attorney for Applicant

Reg. No. 31,764

Customer No. 29494
Hammer & Hanf, P.C.
3125 Springbank Lane
Suite G
Charlotte, NC 28226

Telephone: 704-927-0400 Facsimile: 704-927-0485

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